

Mr. Colin A. Bollers

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United States Bankruptcy Court

900 Market Street

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Attn: Judge Magdeline D. Coleman

Case Number: 22-10857 MDC 13

December 9, 2022

Dear Judge Coleman,

Good day. Thank you for reviewing my matter, case number 22-10857 MDC 13.

This is my second bankruptcy filing as the first case was dismissed.

The first case was dismissed because of an error in what I perceived to be the correct and singular location to submit payments. I was sending the entire amount to the Trustee William C. Miller, wherein, I should have split the payment between the trustee and the mortgage lender M&T Bank each month, no one notified me of this error and as M&T Bank was not receiving payments they resumed sale proceedings against my home. I felt, perhaps incorrectly, that this matter could have been resolved without me entering into a second bankruptcy by the Trustee sending the excess funds to M&T Bank or to me and I forward it to the mortgagor and my continuing on sending the payments to the two parties separately and directly. Ultimately, I was advised by my attorney that I had to file a second bankruptcy to restore my standing and save my home. In the end, I was refunded the excess payment by the trustee. I was told by my attorney Michael A. Cibik that I should predominantly focus on paying M&T bank and I could pay the trustee in segments, (8,057.00). I paid \$2,400.00 on May 4, 2022 and I have paid an additional \$1,000.00 since then. The cause for my first bankruptcy failing was an honest mistake and though my attorney Michael A. Cibik advised me to refile I felt that given my earnestness there could have been a different route as this new filing caused me to incur new and substantial costs in legal fees and costs from the lender, court costs, etc. I am not altogether certain where things fell into sheriff sale mode again as I have mailed the payments to M&T Bank within the time constraints and in the amounts payable to the best of my knowledge. I am enclosing check receipts as well as mailing receipts. At this point, I feel that my lawyer did not protect me as closely as he could have given his vast experience in these procedures and his knowledge that I was learning my way through this complex proceeding. I feel as though there was no system in place by my attorney to assist me going forward during the process. I believe that I have learned along the way and will be additionally cautious on all



matters as well as ask for more advocacy help from agencies as well as family members in document review, etc.

My home is very important to me and I am intent on doing everything within my ability to preserve it and am happy to make whatever adjustments and sacrifices necessary to maintain it. This house was purchased, along with my two older children, who have since abandoned residency as well as all responsibility for the property financial and otherwise. My son Johan C. Bollers has recently provided me with a document rescinding ownership and any legal claim to the house, as he has said that he regrets his actions towards me. My daughter, Shamane Cave appears to be reluctant to do the honorable thing even after they both notified M&T the mortgagor that wanted their names off the house several years ago. I love and want to preserve my home as it represents a major accomplishment for me and a testament to my hard work after immigrating to the United States, from Guyana in South America, where life was often very difficult financially, in 2006, being sponsored by my sister, and given the opportunity to bring seven of my eight children (age limits) and my wife, now ex-spouse on my visa. I encouraged them all to pursue higher education here in the United States and they did but this created a rift and they perceived themselves on a higher level and grew arrogant towards me. My sister who sponsored us all and housed us initially as we got settled as well as encouraged us to pursue and purchase the house we admired disapproved of their disposition towards me and towards Americans and so they have not communicated with her also for several years.

Since the home was purchased by three people and I am the only purchaser who is maintaining the home and the only one who has been residing in it for the past several years and is assuming the mortgage responsibility I would like to be able to seek a modification by using only my income as my two adult children show no interest in paying for, living in or maintaining the house in any way and I will further implore my daughter Shamane Cave to do the right thing since she has no interest in taking any responsibility for the house and as I hold a strong affection for what my home represents and want to maintain it.

I am asking the court to grant me a reinstatement of my most recent arrangements and if I have failed in any respect as to the matter to please allow me to resolve these situations and continue to maintain my home as I have made consistent showing that this is indeed my desire and my pursuit.

I am stating as to the best of my understanding of the situation, please let me know if I am of any misunderstanding. Thank you very much for your time and consideration.

Sincerely,

Colin A. Bollers

Colin A. Bollers 215-272-6708